

Information to identify the case:

Debtor 1 **Damien T. Lynch**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4517**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **19-10984-TPA**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Damien T. Lynch

1/8/20

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Damien T. Lynch
 Debtor

Case No. 19-10984-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 17

Date Rcvd: Jan 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2020.

db +Damien T. Lynch, 868 West Gore Road, Erie, PA 16509-2551
 15130482 +Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
 15130483 +Paul J. Klemm, Esquire, Hayt, Hayt & Landau, LLC, Meridian Center I,
 2 Industrial Way West, Eatontown, NJ 07724-2279
 15130484 +Peach Street Dental & Dentures, 7040 Peach St, Erie, PA 16509-4705
 15130485 +Pennymac Loan Services, Correspondence Unit/Bankruptcy, Po Box 514387,
 Los Angeles, CA 90051-4387

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: jmalaragno@iq7technology.com Jan 09 2020 03:44:21 John C. Melaragno, Trustee,
 502 West 7th Street., Erie, PA 16502-1333
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 09 2020 03:42:45 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr +EDI: PRA.COM Jan 09 2020 08:23:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15130480 +EDI: CAPITALONE.COM Jan 09 2020 08:23:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 15130481 +EDI: CHASE.COM Jan 09 2020 08:23:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298,
 Wilmington, DE 19850-5298
 15130486 EDI: PRA.COM Jan 09 2020 08:23:00 Portfolio Recovery, Attn: Bankruptcy,
 120 Corporate Blvd, Norfold, VA 23502
 15130487 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jan 09 2020 03:40:12 Regional Acceptance Corp,
 Attn: Bankruptcy, 1424 E Fire Tower Rd, Greenville, NC 27858-4105
 15130488 +EDI: RMSC.COM Jan 09 2020 08:23:00 Syncb/hhgreg, Attn: Bankruptcy, Po Box 965060,
 Orlando, FL 32896-5060
 15130803 +EDI: RMSC.COM Jan 09 2020 08:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 15130489 +EDI: RMSC.COM Jan 09 2020 08:23:00 Synchrony Bank/Sams Club, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060
 15130490 +E-mail/Text: BankruptcyNotice@upmc.edu Jan 09 2020 03:43:52 UPMC, 200 Lothrop Street,
 Pittsburgh, PA 15213-2536
 15130491 +EDI: VERIZONCOMB.COM Jan 09 2020 08:23:00 Verizon Wireless, Attn: Bankruptcy,
 500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr PENNYMAC LOAN SERVICES, LLC

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 10, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 8, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com
 John C. Melaragno, Trustee johnm@mplegal.com,
 jmalaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
 Rebeka Seelinger on behalf of Debtor Damien T. Lynch rebeka@seelingerlaw.com

TOTAL: 4